

Auditing Procedures Report

Issued under P.A. 2 of 1968, as amended and P.A. 71 of 1919, as amended.

Local Unit of Government Type <input type="checkbox"/> County <input type="checkbox"/> City <input type="checkbox"/> Twp <input type="checkbox"/> Village <input checked="" type="checkbox"/> Other		Local Unit Name Harbor Beach Comm. Fire Protection Assoc.	County Huron
Fiscal Year End 12/31/04	Opinion Date 8/7/06	Date Audit Report Submitted to State 9/1/06	

We affirm that:

We are certified public accountants licensed to practice in Michigan.

We further affirm the following material, "no" responses have been disclosed in the financial statements, including the notes, or in the Management Letter (report of comments and recommendations).

YES NO

Check each applicable box below. (See instructions for further detail.)

1. ☒ ☐ All required component units/funds/agencies of the local unit are included in the financial statements and/or disclosed in the reporting entity notes to the financial statements as necessary.
2. ☒ ☐ There are no accumulated deficits in one or more of this unit's unreserved fund balances/unrestricted net assets (P.A. 275 of 1980) or the local unit has not exceeded its budget for expenditures.
3. ☒ ☐ The local unit is in compliance with the Uniform Chart of Accounts issued by the Department of Treasury.
4. ☒ ☐ The local unit has adopted a budget for all required funds.
5. ☒ ☐ A public hearing on the budget was held in accordance with State statute.
6. ☒ ☐ The local unit has not violated the Municipal Finance Act, an order issued under the Emergency Municipal Loan Act, or other guidance as issued by the Local Audit and Finance Division.
7. ☒ ☐ The local unit has not been delinquent in distributing tax revenues that were collected for another taxing unit.
8. ☒ ☐ The local unit only holds deposits/investments that comply with statutory requirements.
9. ☒ ☐ The local unit has no illegal or unauthorized expenditures that came to our attention as defined in the *Bulletin for Audits of Local Units of Government in Michigan*, as revised (see Appendix H of Bulletin).
10. ☒ ☐ There are no indications of defalcation, fraud or embezzlement, which came to our attention during the course of our audit that have not been previously communicated to the Local Audit and Finance Division (LAFD). If there is such activity that has not been communicated, please submit a separate report under separate cover.
11. ☒ ☐ The local unit is free of repeated comments from previous years.
12. ☒ ☐ The audit opinion is UNQUALIFIED.
13. ☒ ☐ The local unit has complied with GASB 34 or GASB 34 as modified by MCGAA Statement #7 and other generally accepted accounting principles (GAAP).
14. ☒ ☐ The board or council approves all invoices prior to payment as required by charter or statute.
15. ☒ ☐ To our knowledge, bank reconciliations that were reviewed were performed timely.

If a local unit of government (authorities and commissions included) is operating within the boundaries of the audited entity and is not included in this or any other audit report, nor do they obtain a stand-alone audit, please enclose the name(s), address(es), and a description(s) of the authority and/or commission.

I, the undersigned, certify that this statement is complete and accurate in all respects.

We have enclosed the following:	Enclosed	Not Required (enter a brief justification)	
Financial Statements	<input checked="" type="checkbox"/>		
The letter of Comments and Recommendations	<input checked="" type="checkbox"/>		
Other (Describe)	<input type="checkbox"/>		
Certified Public Accountant (Firm Name) Brining & Nartker, P.C.		Telephone Number 989-269-9909	
Street Address 64 Westland Drive		City Bad Axe	State MI
		Zip 48413	
Authorizing CPA Signature <i>by Douglas P. Brining</i>		License Number 08283	
Printed Name Douglas Brining, CPA			

**HARBOR BEACH COMMUNITY FIRE
PROTECTION ASSOCIATION
HARBOR BEACH, MICHIGAN**

**FINANCIAL REPORT
DECEMBER 31, 2004**

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION

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INDEPENDENT AUDITORS' REPORT

Honorable Board Members
Harbor Beach Community Fire Protection Association
Harbor Beach, Michigan

We have audited the accompanying basic financial statements of the Harbor Beach Community Fire Protection Association, as of December 31, 2004, and for the year then ended as listed in the table of contents. These financial statements are the responsibility of the Association's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with U.S. generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

Management has not prepared their discussion and analysis information for the Harbor Beach Community Fire Protection Association. This discussion is required by U.S. generally accepted accounting principles as supplemental information.

In our opinion, except for the omission of management's discussion and analysis as discussed in the previous paragraph, which results in an incomplete presentation, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Harbor Beach Community Fire Protection Association as of December 31, 2004, and the results of its operations for the year then ended, in conformity with U.S. generally accepted accounting principles.

As described in Note 6, the Association has implemented a new financial reporting model, as required by the provisions of GASB Statement No. 34, *Basic Financial Statements and Management's Discussion and Analysis for State and Local Governments*, as amended and interpreted, as of January 1, 2004.

The budgetary comparison information on page 9 is not a required part of the basic financial statements but is supplementary information required by U.S. generally accepted accounting principles. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the required supplementary information. However, we did not audit the information and express no opinion on it.



BRINING & NARTKER, P.C.
CERTIFIED PUBLIC ACCOUNTANTS

August 7, 2006

BASIC FINANCIAL STATEMENTS

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
STATEMENT OF NET ASSETS
DECEMBER 31, 2004

ASSETS:

Current assets:

Cash	\$ 61,362
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Noncurrent assets:

Capital assets (net of accumulated depreciation)	300,045
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TOTAL ASSETS	<u>361,407</u>
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LIABILITIES:

Current liabilities:

Payroll withholdings payable	912
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TOTAL LIABILITIES	<u>912</u>
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NET ASSETS:

Investment in capital fixed assets net of related debt	300,045
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Unrestricted	60,450
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TOTAL NET ASSETS	<u>\$ 360,495</u>
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The accompanying notes are an integral part of the financial statements.

**HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2004**

PROGRAM EXPENSES:

Public Safety

Personal services	\$ 30,707
Supplies	3,629
Professional and contracted services	1,478
Communications	2,180
Fuel	1,155
Postage	90
Utilities	7,168
Repairs	9,467
Insurance	11,597
Other	1,129
Depreciation expense	28,622

TOTAL PROGRAM EXPENSES	<u>97,222</u>
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PROGRAM REVENUES:

Charges for services	6,840
Operating contributions	91,019
Capital grants	45,000
Program expense reimbursements	4,170

TOTAL PROGRAM REVENUES	<u>147,029</u>
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NET PROGRAM REVENUE	<u>49,807</u>
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GENERAL REVENUES:

Interest	5,296
Gain on sale of capital assets	6,090

TOTAL GENERAL REVENUES AND SPECIAL ITEM	<u>11,386</u>
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CHANGE IN NET ASSETS	<u>61,193</u>
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NET ASSETS - BEGINNING OF YEAR	299,302
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NET ASSETS - END OF YEAR	<u><u>\$ 360,495</u></u>
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The accompanying notes are an integral part of the financial statements.

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
GOVERNMENTAL FUND BALANCE SHEET
DECEMBER 31, 2004

	<u>GENERAL FUND</u>
<u>ASSETS</u>	
Cash	\$ 61,362
TOTAL ASSETS	<u>\$ 61,362</u>
<u>LIABILITIES AND FUND BALANCE</u>	
LIABILITIES:	
Payroll withholdings payable	\$ 912
FUND BALANCE:	
Unreserved	60,450
TOTAL LIABILITIES AND FUND BALANCE	<u>\$ 61,362</u>

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
RECONCILIATION OF THE BALANCE SHEET FUND BALANCE TO
THE STATEMENT OF NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2004

Total governmental fund balance	\$ 60,450
Amounts reported for governmental activities in the statement of net assets are different because:	
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds.	300,045
Net assets of governmental activities	<u>\$ 360,495</u>

The accompanying notes are an integral part of the financial statements.

**HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
GOVERNMENTAL FUND STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCE
FOR THE YEAR ENDED DECEMBER 31, 2004**

	GENERAL FUND
REVENUES:	
Subsidy - City of Harbor Beach	\$ 44,949
Subsidy - Township of Sand Beach	46,069
Charges for services	5,594
Stand by fees	1,250
Interest	5,293
Federal grants	45,000
Utilities and insurance reimbursement	4,170
TOTAL REVENUES	<u>152,325</u>
EXPENDITURES:	
Current:	
Public safety	68,600
Capital outlay	208,987
TOTAL EXPENDITURES	<u>277,587</u>
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	<u>(125,262)</u>
OTHER FINANCING SOURCES:	
Sale of governmental assets	10,000
TOTAL OTHER FINANCING SOURCES	<u>10,000</u>
NET CHANGE IN FUND BALANCE	<u>(115,262)</u>
FUND BALANCE - JANUARY 1, 2004	175,712
FUND BALANCE - DECEMBER 31, 2004	<u><u>\$ 60,450</u></u>

**HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND
CHANGES IN FUND BALANCE OF GOVERNMENTAL FUNDS
TO THE STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2004**

Net change in fund balance	\$ (115,262)
Amounts reported for governmental activities in the statement of activities are different because:	
Governmental funds report capital outlays as expenditures. However, in the statement of activities, the cost of those assets is allocated over their estimated useful lives as depreciation expense. This is the amount by which depreciation exceeded capital outlay in the current period.	
Capital outlay	208,987
Depreciation expense	(28,622)
Equipment retirement is recorded using the gross proceeds in governmental funds, but is recorded net of accumulated depreciation expense in the statement of activities.	
Gain on sale of capital assets	(3,910)
Change in net assets of governmental activities	<u><u>\$ 61,193</u></u>

The accompanying notes are an integral part of the financial statements.

**HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2004**

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

The accounting policies of the Harbor Beach Community Fire Protection Association conform to U.S. generally accepted accounting principles (GAAP) as applicable to governmental units. The following is a summary of the significant accounting policies used by the Harbor Beach Community Fire Protection Association.

Description of Association Operations

The Association was formed pursuant to the terms of an interlocal agreement dated September 10, 1984. The Association began operations February 1, 1985 and its purpose is to provide fire protection to the residents and property owners of the constituent units which include the City of Harbor Beach and Sand Beach Township in Huron County, Michigan.

The Association operates under an appointed Board. The Board consists of two representatives from each constituent unit. All representatives are appointed by their respective governing bodies by resolution and serve following appointment until a successor is appointed. Any constituent unit may appoint an alternate member who may sit on the Board in the absence of a regular member and have all of the powers and duties of a regular member. A Board member is eligible for re-appointment at the expiration of his or her term of office. A Board member must be a resident of the constituent unit which he or she represents. A Board member shall not be an employee of any fire department of the Association. Each year the Board selects one additional Board member who must also be a resident of one of the constituent units.

Reporting Entity

In accordance with the provisions of the Governmental Accounting Standards Board (GASB) Statement No. 14, the definition of the reporting entity is based primarily on the premise of financial accountability. The Association is a primary government and is financially accountable for the organizations that make up its legal entity. It is also financially accountable for legally separate organizations if its officials appoint a voting majority of an organization's governing body and either it is able to impose its will on that organization or there is a potential for the organization to provide specific financial benefits to, or impose specific financial burdens on, the primary government. A primary government may also be financially accountable for governmental organizations that are fiscally dependent on it. These types of organizations are deemed component units.

Based on the provisions of GASB 14, there are no organizations that are deemed to be component units of the Association.

Measurement Focus, Basis of Accounting and Financial Statement Presentation

The government-wide financial statements (i.e., statement of net assets and statement of activities) are reported using the economic resource measurement focus and the accrual basis of accounting. Revenue is recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows.

The governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenue is recognized when it is both measurable and available. Revenue is considered to be available if it is collected within the current period or soon enough thereafter to pay liabilities of the current period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures are recorded only when payment is due.

Depreciation

Capital outlays are recorded as expenditures in the fund financial statements of the General Fund and as assets in the government-wide financial statements. Depreciation is recorded on capital assets on a government-wide basis using the straight-line method using the following estimated useful lives:

Buildings	10 - 40 years
Equipment	5 - 20 years

(Continued)

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2004
(CONTINUED)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES: (Continued)

Accounting Estimates

The process of preparing financial statements in conformity with generally accepted accounting principles requires the use of estimates and assumptions regarding certain types of assets, liabilities, revenues and expenditures. Such estimates primarily relate to unsettled transactions and events as of the date of the financial statements. Accordingly, upon settlement, actual results may differ from estimated amounts.

Budgets

The budget for the General Fund is prepared on a basis consistent with generally accepted accounting principles and adopted to the fund level. Budget appropriations lapse at the end of each year. The General Fund does not utilize encumbrance accounting.

NOTE 2 - CASH AND INVESTMENTS:

Deposits - The Association's cash accounts consist of an interest bearing checking account, savings account, and a certificate of deposit. As of December 31, 2004, the carrying amount of the Association's savings account was \$59,793. The carrying amount of the checking account was \$772 and the bank balance was \$11,590. Of the bank balance, \$71,383 was covered by Federal Depository Insurance.

Investments - Michigan compiled Laws, Section 129.91, authorizes a local governmental unit to make deposits and invest in the accounts of federally insured banks, credit unions, and savings and loan associations which have an office in Michigan. The local unit is allowed to invest in bonds, securities and other direct obligations of the United States or any agency or instrumentality of the United States; United States government or federal agency obligations; repurchase agreements; bankers' acceptance of United States bank; commercial paper rated within the two highest classifications which mature not more than 270 days after the date of purchase; obligations of the State of Michigan or its political subdivisions which are rated as investment grade; and mutual funds composed of investment vehicles which are legal for direct investment by local units of government in Michigan. The Association has funds invested in Comerica Bank Municipal Investment Fund - a nonrisk categorized investment - with a carrying value and market value of \$797.

Cash and Investments - Restricted - At December 31, 2004, cash and investments restricted as a sinking fund consist of the following:

Comerica Bank Municipal Investment Fund	\$	437
	<u>\$</u>	<u>437</u>

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2004
(CONTINUED)

NOTE 3 – CAPITAL ASSETS:

Capital assets activity for the current year was as follows:

	Balance January 1, <u>2004</u>	<u>Increases</u>	<u>Decreases</u>	Balance December 31, <u>2004</u>
Capital Assets Not Being Depreciated				
Land	\$ 8,544	\$ -	\$ -	\$ 8,544
Capital Assets Being Depreciated				
Buildings	148,650	-	-	148,650
Equipment	548,907	208,987	22,000	735,894
	<u>697,557</u>	<u>208,987</u>	<u>22,000</u>	<u>884,544</u>
Less Accumulated Depreciation				
Buildings	148,650	-	-	148,650
Equipment	433,861	28,622	18,090	444,393
	<u>582,511</u>	<u>28,622</u>	<u>18,090</u>	<u>593,043</u>
Total Capital Assets Being Depreciated - Net	<u>115,046</u>	<u>180,365</u>	<u>3,910</u>	<u>291,501</u>
Governmental Activity Capital Assets - Net	<u>\$ 123,590</u>	<u>\$ 180,365</u>	<u>\$ 3,910</u>	<u>\$ 300,045</u>

NOTE 4 - SUBSIDY REVENUE:

In the event that it is necessary to finance all or any part of the operating fund or capital expenditures of the Association by contribution, the contribution to be made to the Association by each constituent unit shall be equal to that percentage or proportion which each constituent bears to the whole of the Association based upon the following formula: state equalized value of real property (70%); population (10%); number of dwelling units (10%); number of fire runs (5%); and miles of roads (5%). State equalized values and dwelling units shall be based upon the most recently completed U.S. Bureau of the Census Report. The number of fire runs shall be based upon the most recently completed prior five-year period. To be binding upon a constituent unit, any contribution must be authorized by resolution of the governing body of that constituent unit. The failure of the governing body of any constituent unit to authorize its contribution to the Association and/or to pay the same in full to the Association within thirty days of the commencement of the Association's fiscal year shall operate as an immediate withdrawal of that constituent unit from the Association.

Contributions for the year ended December 31, 2004 were \$44,949 and \$46,069 for the City of Harbor Beach and the Township of Sand Beach, respectively.

NOTE 5 - RISK MANAGEMENT:

The Association is exposed to various risks of loss related to property loss, torts, errors and omissions, employee injuries, and natural disasters. The Association participates in the Michigan Municipal Liability and Property Pool for claims related to property loss, general liability, errors and omissions and auto liability. The Association also participates in the Michigan Municipal Worker's Compensation Fund for claims related to workers compensation. The Pool operates as a common risk-sharing management program for governmental units in Michigan. Member premiums are used to purchase insurance coverage and to pay member claims in excess of deductible amounts.

**HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2004
(CONTINUED)**

NOTE 6 – CHANGE IN ACCOUNTING PRINCIPLES AND RESTATEMENT OF FUND EQUITY:

For the year ended December 31, 2004 the Association implemented GASB Statement No. 34, Basic Financial Statements and Management's Discussion and Analysis for State and Local Governments. It creates new basic financial statements which now include government-wide financial statements prepared on an accrual basis of accounting and fund financial statements which present information for individual major funds rather than by fund type. Also the statement requires a management's discussion and analysis letter to offer readers a narrative of the financial statements.

As a result of implementing GASB Statement No. 34, net assets were restated at January 1, 2004 as follows:

Fund Balance - January 1, 2004	\$ 175,712
Capital Assets - Net	123,590
	<u>\$ 299,302</u>

NOTE 7 – UNIFORM BUDGETING AND ACCOUNTING ACT COMPLIANCE:

Act 2 of 1968 as amended through Act 493 of 2000, which is commonly referred to as the Budgeting Act, includes a provision that a local unit of government shall not adopt a budget where total estimated expenditures exceed total estimated revenues and available fund balance. During the year ended December 31, 2004, the Association's Board adopted a final amended budget for the year that created a deficit fund balance of \$12,289. The Board should not adopt future budgets that include a deficit fund balance.

REQUIRED SUPPLEMENTARY INFORMATION

HARBOR BEACH COMMUNITY FIRE PROTECTION ASSOCIATION
BUDGETARY COMPARISON SCHEDULE
GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2004

	ORIGINAL BUDGET	FINAL BUDGET	ACTUAL	VARIANCE FAVORABLE (UNFAVORABLE)
REVENUES:				
Subsidy - City of Harbor Beach	\$ 44,949	\$ 44,949	\$ 44,949	\$ -
Subsidy - Township of Sand Beach	46,069	46,069	46,069	-
Charges for services	-	-	5,594	5,594
Federal grants	-	-	45,000	45,000
Interest	400	400	5,293	4,893
Utilities and insurance reimbursement	-	-	4,170	4,170
Stand by fees	1,000	1,000	1,250	250
TOTAL REVENUES	<u>92,418</u>	<u>92,418</u>	<u>152,325</u>	<u>59,907</u>
EXPENDITURES:				
Salaries	20,500	25,700	25,666	34
Payroll taxes	1,900	1,930	1,927	3
Firemen insurance	4,000	3,000	2,829	171
Supplies	1,500	2,900	3,244	(344)
Supplies - firemen	900	414	385	29
Maintenance and repairs	11,500	7,875	9,467	(1,592)
Telephone	2,400	2,400	2,180	220
Postage	100	100	90	10
Legal and professional	1,500	1,500	1,478	22
Insurance	9,500	11,600	11,597	3
Dues and subscriptions	500	200	135	65
Utilities	7,900	7,200	7,168	32
Fuel	1,300	1,300	1,155	145
Miscellaneous	300	1,000	994	6
Education and mileage	300	300	285	15
Capital outlay	8,000	213,000	208,987	4,013
TOTAL EXPENDITURES	<u>72,100</u>	<u>280,419</u>	<u>277,587</u>	<u>2,832</u>
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	<u>20,318</u>	<u>(188,001)</u>	<u>(125,262)</u>	<u>62,739</u>
OTHER FINANCING SOURCES:				
Sale of governmental assets	-	-	10,000	10,000
TOTAL OTHER FINANCING SOURCES	<u>-</u>	<u>-</u>	<u>10,000</u>	<u>10,000</u>
NET CHANGE IN FUND BALANCE	<u>20,318</u>	<u>(188,001)</u>	<u>(115,262)</u>	<u>72,739</u>
FUND BALANCE - JANUARY 1, 2004	175,712	175,712	175,712	-
FUND BALANCE - DECEMBER 31, 2004	<u>\$ 196,030</u>	<u>\$ (12,289)</u>	<u>\$ 60,450</u>	<u>\$ 72,739</u>

BRINING & NARTKER, P.C.

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August 7, 2006

Harbor Beach Community Fire Board
Harbor Beach Community Fire Protection Association
Harbor Beach, Michigan 48441

The following comments relate to situations brought to our attention during the course of our recent audit of the financial statements of the Harbor Beach Community Fire Protection Association for the year ended December 31, 2004, and are submitted for your evaluation and consideration. We would like to emphasize that, since our audit was conducted for the purpose of expressing an opinion on the aforementioned financial statements, these comments are not necessarily all inclusive.

Capitalization Policy

The process of implementing GASB Statement No. 34 requires a conversion from the fund financial statements to the government-wide financial statements. Capital assets are one of the items for which the accounting treatment differs between these two types of statements. For purposes of the government-wide statements, capital assets, which include buildings and equipment, are defined as being tangible in nature with an estimated useful life of two or more years and an original cost over a specified dollar threshold (e.g. \$1,000 or \$2,000). The cost of these capital assets is recorded in the government-wide statement of net assets and depreciated over the estimated useful life of the asset whereas the cost is treated as a current year expenditure for purposes of the fund financial statements.

We recommend that the Board adopt a capitalization policy that defines the criteria for recording a capital asset. This policy should include a dollar threshold over which the cost of an asset would be capitalized and the estimated useful lives for the various types of assets owned/used by the Association.

We wish to take this opportunity to thank the officials with whom we have worked for the cooperation we received throughout our audit. As always, our firm will be happy to assist in implementing any recommendations approved by the Board.



Brining & Nartker, P.C.
Certified Public Accountants